

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN
DISTRICT OF PENNSYLVANIA**

In re:	:	
	:	Chapter 13
Kenya Harris	:	
	:	
Debtors	:	Case No.: 12-10462 AMC

Brad J. Sadek, Esq., attorney for the Debtor in the above captioned matter has filed a **Motion for Court Approval of Loan Modification** for the reasons detailed in the enclosed Motion.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this Bankruptcy case. (If you do not have an attorney you may wish to consult an attorney).

1. If you do NOT want the court to grant the relief sought in the motion, then on or before February 27, 2018 you or your Attorney must do ALL of the following:

If you mail your answer to the clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

(a) file an answer explaining your position at:

United States Bankruptcy Court
Eastern District of Pennsylvania
900 Market Street, Suite 400
Philadelphia, PA 19107

(b) mail a copy to the movant's attorney:

Brad J. Sadek, Esq.
Sadek and Cooper
1315 Walnut Street
#502
Philadelphia, PA 19107

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the court may enter an order granting the relief requested in the enclosed motion.

3. A hearing on the motion is scheduled to be held before **The Honorable Ashely M. Chan on March 6, 2018 at 11:00 am. at The United States Bankruptcy Court, 900 Market Street, Courtroom #5, Philadelphia, PA 19107.**

4. You may contact the Bankruptcy Clerks office at (215) 408-2800 to find out whether the hearing has been cancelled because no one filed an answer.